Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 1 of 49

United States Bankruptcy Court Northern District of Illinois						Voluntary	Petition	
Name of Debtor (if individual, enter Last, First, Mayfield, Linda J	Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-3703	yer I.D. (ITIN) No./C	omplete EIN	Last fo	our digits o	f Soc. Sec. or	r Individual-T	Гахрауег I.D. (ITIN) No	D./Complete EIN
Street Address of Debtor (No. and Street, City, a 1102 E 152nd St Dolton, IL	nd State):	ZID C-1-	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZID Co. do
		ZIP Code 0419						ZIP Code
County of Residence or of the Principal Place of Cook	Business:			•		•	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	tor (if differen	nt from street address):	
		ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	•							
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check of Health Care Bussel   Health Care Bussel   Single Asset Rearin 11 U.S.C. § 10   Railroad   Stockbroker   Commodity Brol   Clearing Bank   Other   Tax-Exem	al Estate as de 01 (51B)  ker  npt Entity  if applicable)			the 1 eer 7 eer 9 eer 11 eer 12	Petition is Fi		ecognition ding ecognition
	under Title 26 of Code (the Interna	f the United S	States Code).	"incurr a perso	red by an indivi onal, family, or	idual primarily household pur	for pose."	
Filing Fee (Check on Full Filing Fee attached  Filing Fee to be paid in installments (applical attach signed application for the court's consi is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's consi	ble to individuals only ideration certifying th ule 1006(b). See Offici napter 7 individuals or	at the debtor ial Form 3A. nly). Must	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate nor s or affiliates) tble boxes: being filed w ces of the pla	usiness debto necontingent li ) are less than ith this petition were solici	defined in 11 U.S.C. § or as defined in 11 U.S.C. § or as defined in 11 U.S.C. § iquidated debts (excludin \$2,190,000.	C. § 101(51D).  ing debts owed  e or more
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	dministrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,001-	10,001- 25,000 50	<b>]</b> 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		\$500,000,001 to \$1 billion				

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 2 of 49

B1 (Official For	m 1)(1/08)	Page 2 01 49	Page 2
Voluntar	y Petition	Name of Debtor(s): Mayfield, Linda J	
(This page mu	st be completed and filed in every case)	Mayneid, Linda J	
(	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach	n additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(T) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Exhibit B
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner na have informed the petitioner that [12, or 13 of title 11, United States under each such chapter. I further required by 11 U.S.C. §342(b).	indual whose debts are primarily consumer debts.)  med in the foregoing petition, declare that I he or she] may proceed under chapter 7, 11, Code, and have explained the relief available certify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X_/s/ David Samson Signature of Attorney for Debte David Samson #629650	
	Exh	Libit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifi	able harm to public health or safety?
	Exh	ibit D	
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:	•	ch a separate Exhibit D.)
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	g the Debtor - Venue	
	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip- days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go		Ť
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defer	ndant in an action or
	Certification by a Debtor Who Reside		perty
	(Check all app Landlord has a judgment against the debtor for possession		xed, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)	<u> </u>	
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to	for possession, after the judgment	for possession was entered, and
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become	due during the 30-day period
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(	(1)).

### B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Linda J Mayfield

Signature of Debtor Linda J Mayfield

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 13, 2009

Date

#### Signature of Attorney\*

X /s/ David Samson

Signature of Attorney for Debtor(s)

David Samson #6296501

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

November 13, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Mayfield, Linda J

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{v}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Page 4 of 49 Document

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Linda J Mayfield		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 5 of 49

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Linda J Mayfield Linda J Mayfield
Date: November 13, 2009

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 6 of 49

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Linda J Mayfield		Case No.	
_		Debtor		
			Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	3,315.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		211,544.13	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,434.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,422.00
Total Number of Sheets of ALL Schedu	ıles	27			
	T	otal Assets	3,315.00		
			Total Liabilities	211,544.13	

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 7 of 49

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Linda J Mayfield		Case No.	
-	·	Debtor	,	
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	169,010.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	169,010.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,434.00
Average Expenses (from Schedule J, Line 18)	3,422.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,046.39

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		211,544.13
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		211,544.13

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 8 of 49

B6A (Official Form 6A) (12/07)

In re	Linda J Mayfield	Case No.
-	-	Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 9 of 49

B6B (Official Form 6B) (12/07)

In re	Linda J Mayfield	Case No.	
-		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checl	king account with Citibank	-	150.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Perso	nal Used Clothing	-	300.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Emplo value	oyer - Term Life Insurance - no cash surrender	-	0.00
10	Annuities. Itemize and name each issuer.	Х			
			(Tota	Sub-Total of this page)	al > 1,450.00

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 10 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Linda J Mayfield	Case No.
		Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 Tax Refund received of \$3,122.00, spent on living necessities	g -	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(Total	Sub-Tota of this page)	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 11 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Linda J Mayfield	Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1! V	996 Buick Regal with 100,000 miles alue based on Kelley Blue Book	-	1,865.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 1,865.00 (Total of this page) | Total > 3,315.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 12 of 49

B6C (Official Form 6C) (12/07)

In re	Linda J Mayfield		Case No.	
•		Debtor	,,	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cert	ificates of Deposit		
Checking account with Citibank	735 ILCS 5/12-1001(b)	150.00	150.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in Insurance Policies Employer - Term Life Insurance - no cash surrender value	735 ILCS 5/12-1001(f)	100%	0.00
Other Liquidated Debts Owing Debtor Including Tax F 2008 Tax Refund received of \$3,122.00, spent on living necessities	Refund 735 ILCS 5/12-1001(b)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Buick Regal with 100,000 miles Value based on Kelley Blue Book	735 ILCS 5/12-1001(c)	2,400.00	1,865.00

Total: 3,850.00 3,315.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Page 13 of 49 Document

B6D (Official Form 6D) (12/07)

In re	Linda J Mayfield	Case No	_
_		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		*					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXF_ZGEZF	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	E			
			Value \$		D			
Account No.								
			Value \$			Ш		
Account No.			Value \$					
Account No.								
			Value \$	Щ		Ц		
continuation sheets attached			S (Total of th	ubto nis p		- 1		
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Page 14 of 49 Document

B6E (Official Form 6E) (12/07)

•				
In re	Linda J Mayfield		Case No.	
-	·	Debtor		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 15 of 49

B6F (Official Form 6F) (12/07)

In re	Linda J Mayfield	Case No.
		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L I Q	D I S P U T E D	AMOUNT OF CLAIM
Account No. Dxxxx126N1			Opened 7/01/07	٦Ÿ	Ť		
Account Recovery Servi 3031 N 114th St Milwaukee, WI 53222		-	CollectionAttorney Us Cellular / Chicago		D		938.00
Account No. xxxxx5350			Opened 7/13/09 Last Active 7/01/09	$^{\dagger}$			
America's Fi 2 W. Madison St. Oak Park, IL 60302		-	Unsecured				635.00
Account No. 3703  America's Financial Choice Inc 10302 S Halsted St Chicago, IL 60643		-	2008 Payday Loan				
							734.99
Account No. xxxxxxxxxxxx9342  American General Finan Po Box 1456 Homewood, IL 60430		-	Opened 4/01/09 Last Active 6/24/09 HouseholdGoodsAndOtherCollateralAuto				2,175.00
13_ continuation sheets attached			(Total o	Sub			4,482.99

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Page 16 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No	_
•		Debtor ,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ZL I QU I D A T E D	DISPUTED	AMOUNT OF CLAIM
Account No. 3703			2008	⊤ [	T E		
Americash Loans 17340 Torrence Ave Lansing, IL 60438		-	Payday Loan		D		3,322.00
Account No. xxxx5155  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Opened 5/01/08 CollectionAttorney Hsbc Card Services Iii Inc				4 200 00
	L	L		L			1,288.00
Account No. xxxx1207  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Opened 3/01/09 CollectionAttorney Premier Bankcard Inc.				446.00
Account No. xxxx5243  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Opened 3/01/09 CollectionAttorney Premier Bankcard Inc.				365.00
Account No. xxxx5309  Asset Acceptance Po Box 2036 Warren, MI 48090		-	Opened 10/01/08 FactoringCompanyAccount Chadwicks / World Financial Ne				852.00
Sheet no1 of _13_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			6,273.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 17 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No	_
•		Debtor ,	

						_	_	
CREDITOR'S NAME,	CODEBT	Hus	sband, Wife, Joint, or Community		C	OZCO_CA_	D	
MAILING ADDRESS	Ď	Н			Ň	Ľ		
INCLUDING ZIP CODE,	I E	w	DATE CLAIM WAS INCURRED AND		T		P	
AND ACCOUNT NUMBER	ĬΤ	J	CONSIDERATION FOR CLAIM. IF CLA		N	ŭ	Ť	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE		G	Ľ	E	
(0.00.000000000000000000000000000000000					N	A		
Account No. xxxx7966			Opened 10/01/08		Т	Ī		
	ł		FactoringCompanyAccount Brylane Home /	World		D		
<b>1.</b>			Financial					
Asset Acceptance			i ilialiciai					
Po Box 2036		-						
Warren, MI 48090								
,								
								770.00
								772.00
Account No. xxxx5309	t		8/2009			Н		
Account No. XXXX5309	Į.							
			Notice Only					
Asset Acceptance			Collection for WFNNB					
PO Box 2036		-						
Warren, MI 48090								
waiten, wii 46090								
								0.00
	▙							
Account No. xxxxxx-xxxx2407			2009					
	1		Phone					
AT&T								
		_						
225 W Randolph St		-						
Floor 27A								
Chicago, IL 60606								
								177.22
	▙					Ш		
Account No. xxxxx2176			Opened 8/01/08 Last Active 7/31/09					
	1		Educational					
Bank of America								
1422 E. Grayson		-						
San Antonio, TX 78208								
								20,500.00
	_	$\Box$				Ш		
Account No. xxx9487			1/2009					
	1		Notice Only					
Blatt Hasenmiller Leibsker & Moore			Collection for Midland Funding LLC					
			55.55.3011 101 Illianaria I arianing ELO					
125 South Wacker Dr		-						
Suite 400								
Chicago, IL 60606								
								0.00
	L				L	L		0.00
Sheet no. 2 of 13 sheets attached to Schedule of				S	uht	ota		
Creditors Holding Unsecured Nonpriority Claims			/T <sub>2</sub>	tal of th				21,449.22
Creditors froming Unsecured Nonphority Claims			(10	nai oi ti	118	pag	(ا	

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Page 18 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No
		, Debtor

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		ç	Ų	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONTINGENT	OH-AD-CO-LZC	- 0 - 1 - 10	AMOUNT OF CLAIM
Account No. xxxxxxx0329			Opened 8/01/05 Last Active 8/31/09		Т	T E		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational			D		12,033.00
Account No. xxx4237		Ī	Opened 8/02/05 Last Active 8/01/09					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	GovernmentUnsecuredGuaranteeLoan					12,033.00
Account No. xxxxxxx0322		T	Opened 9/01/02 Last Active 8/31/09					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					8,500.00
Account No. xxxxxxx0326		T	Opened 8/01/04 Last Active 8/31/09				П	
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					8,500.00
Account No. xxxxxxx0334		T	Opened 7/01/07 Last Active 8/31/09					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					8,500.00
Sheet no3 of _13_ sheets attached to Schedule of	•			S	ubt	ota	.1	49,566.00
Creditors Holding Unsecured Nonpriority Claims			(°	Total of th	nis 1	pag	re)	+3,500.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Page 19 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No.
		Debtor

	I c	Luc	shand Wife Isint or Community		_	U	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	CONTINGEN	Z L Q U L D		AMOUNT OF CLAIM
Account No. xxx4237			Opened 7/11/07 Last Active 8/01/09 GovernmentUnsecuredGuaranteeLoan		Т	A T E D		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Covernmentonscoured Guarantee Estati	-				8,500.00
Account No. xxxxxxx0324			Opened 8/01/03 Last Active 8/31/09					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					8,163.00
Account No. xxxxxxx0331  Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	-	-	Opened 7/01/06 Last Active 8/31/09 Educational					7,644.00
Account No. xxx4237	┢		Opened 7/17/06 Last Active 8/01/09				H	7,0100
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	GovernmentUnsecuredGuaranteeLoan					7,644.00
Account No. xxxxxxx0330	T		Opened 7/01/06 Last Active 8/31/09					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					7,362.00
Sheet no. 4 of 13 sheets attached to Schedule of				Sı	ıbt	ota	ıl	20 242 00
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of th	is j	pag	ge)	39,313.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 20 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No.
		Debtor

			L LWW Live O		_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	COZHLZGEZ	_ QU_D		AMOUNT OF CLAIM
Account No. xxxxxxx0335			Opened 7/01/07 Last Active 8/31/09 Educational		Т	A T E D		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Eddealional					6,679.00
Account No. xxxxxxx0325			Opened 8/01/03 Last Active 8/31/09					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		_	Educational					6,042.00
Account No. xxxxxxxx0327  Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Opened 8/01/04 Last Active 8/31/09 Educational					5,837.00
Account No. xxxxxxx0323	┢		Opened 9/01/02 Last Active 8/04/03					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					5,283.00
Account No. xxxxxxx0336			Opened 4/01/08 Last Active 8/31/09					
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					5,253.00
Sheet no. 5 of 13 sheets attached to Schedule of	•		_			tota		29,094.00
Creditors Holding Unsecured Nonpriority Claims			(7)	Γotal of th	iis j	pag	e)	-,

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 21 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No.
-		Debtor

	I c	Luc	ahand Wife Isint or Community		<u>с</u> Т	U	Ы	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ONTINGE	ZGD_D		AMOUNT OF CLAIM
Account No. xxx4237			Opened 4/15/08 Last Active 8/01/09 GovernmentUnsecuredGuaranteeLoan		Т	A T E D		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Covernmentonsecured Guarantee Loan					5,253.00
Account No. xxxxxxx0328	t		Opened 4/01/05 Last Active 8/31/09		1			
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					5,046.00
Account No. xxxxxxx0320  Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	-	-	Opened 1/01/02 Last Active 8/31/09 Educational					40000
Account No. xxx4237	H		Opened 1/17/02 Last Active 8/30/04		$\dashv$			4,250.00
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	-	-	GovernmentUnsecuredGuaranteeLoan					4,250.00
Account No. xxxxxxx0333			Opened 4/01/07 Last Active 8/31/09	$\dashv$	$\dagger$			
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational					4,025.00
Sheet no. 6 of 13 sheets attached to Schedule of	_		ı	Su	bto	otal		22,824.00
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s p	ag	e)	22,024.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 22 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No
		, Debtor

	١.	1		T_	T	1.	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QU I D	ISPUTED	AMOUNT OF CLAIM
Account No. xxx4237			Opened 4/25/07 Last Active 8/01/09 GovernmentUnsecuredGuaranteeLoan	T	A T E D		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Covernmentalisacidadalanteelean				4,025.00
Account No. xxxxxxx0321			Opened 1/01/02 Last Active 8/30/04	+		$\vdash$	
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational				2,550.00
Account No. xxxxxxx0332  Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Opened 4/01/07 Last Active 8/31/09 Educational				1,138.00
Account No. xxxxxxxxxxx4076			Opened 7/01/04 Last Active 7/13/08	+		$\vdash$	
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	ChargeAccount				1,505.00
Account No. xxxx0219			Opened 2/01/07	T			
Credit Management 4200 International Pwy Carrolton, TX 75007		-	CollectionAttorney Comcast-Chicago Seconds - 4000				239.00
Sheet no7 of _13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			9,457.00
Creations froming Onsecured Nonphority Claims			(10tai 01)	11115	Pas	50)	

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 23 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield		Case No.	
_		Debtor		

				_		_	
CREDITOR'S NAME,	CODEBT	Hu	sband, Wife, Joint, or Community	CON	U N	D	
MAILING ADDRESS	Ĭ	н	DATE OF A DAMAG DICHEDRES AND	Ň	<u> </u> [ ]	_ 0 P J F E D	
INCLUDING ZIP CODE,	I E	w	DATE CLAIM WAS INCURRED AND	Ţ		P	
AND ACCOUNT NUMBER	Ĭ	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	ŭ	Ť	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	.ZGEZ	I I	E	
, ,	Ľ			N	LIQUIDATED		
Account No. xxxx9417			Opened 5/01/09	' I	Ė		
			CollectionAttorney Us Cellular Corp Chicago		D		
Er Solutions							
Po Box 9004		-					
Renton, WA 98057							
Tronien, Wreeder							
							139.00
							155.00
Account No. 3703			2008				
	1		Payday Loan				
First Cash Advance							
1205 E Sibley		-					
Dolton, IL 60419							
Doiton, IL 60419							
							500.00
Account No. xxxxxxxxxxxx9107			Opened 7/01/06 Last Active 10/27/06				
	ł		CreditCard				
First Premier Bank							
Po Box 5524		-					
Sioux Falls, SD 57117							
							0.00
Account No. xxx3513	┢		Opened 12/01/08	$\dashv$	_		
Account No. XXX3313	ł		FactoringCompanyAccount Chase Bank Usa N.A				
L., 5			Tractoring Company Account Chase Bank USA N.A				
Hilco Rec							
5 Revere Dr Ste 510		-					
Northbrook, IL 60062							
							477.00
Account No. xxxxxx1667	$\vdash$	$\vdash$	Opened 1/01/07 Last Active 2/25/00	$\dashv$	$\dashv$		
Account No. XXXXXX 1007	l		Opened 1/01/07 Last Active 3/25/09 CreditCard				
l			Creditoald				
Hsbc Bank							
Attn: Bankruptcy		-					
Po Box 5253							
Carol Stream, IL 60197	ĺ						
							700.00
							700.00
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of			S	ubt	otal	l	4 040 00
Creditors Holding Unsecured Nonpriority Claims			(Total of th	is r	oag	e)	1,816.00
			(100010101	1	- 0	'	

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 24 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No
		, Debtor

	<u> </u>	I	shand Wife laint or Community		U	Тъ	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	00ZH_ZGWZ	ZLLQULD	I S P U T E D	AMOUNT OF CLAIM
Account No. xxx1367			8/2009	Т	A T E D		
JC Christensen & Assoc PO Box 519 Sauk Rapids, MN 56379-0519		-	Notice Only Collection for Capital One		D		0.00
Account No. xxxxxxxxxxx2843  Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	Opened 8/01/07 FactoringCompanyAccount Ge Capital Jc Penney Consumer				1,886.00
Account No. xxxxxxxxxxxx9618  Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	Opened 2/01/06 FactoringCompanyAccount Sears				1,518.00
Account No. xxxxxxxxxxxx9529  Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	Opened 5/01/08 FactoringCompanyAccount Capital One				1,242.00
Account No. xxxxxxxxxxxx7065  Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	Opened 3/01/06 FactoringCompanyAccount Sears				1,177.00
Sheet no. 9 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of th	ubt nis p			5,823.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 25 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No.
-		Debtor

	<u>ر</u>	ш	sband, Wife, Joint, or Community	Tc	U	D	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	LQULD	S	AMOUNT OF CLAIM
Account No. xxxxxx1426  MCM			8/2009 Notice Only Collection for Compucredit-Bank First	Ť	A T E D		
PO Box 939019 San Diego, CA 92193		-	·				
Account No. xxxxxx5901			Opened 12/01/07 FactoringCompanyAccount Fcnb-Spiegel				0.00
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		-					
							5,584.00
Account No. xxxxxx1426  Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		-	Opened 12/01/07 FactoringCompanyAccount Compucredit - Bank First				
Account No. xxx0711	_	_	Opened 7/01/06	$\perp$			1,473.00
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		-	CollectionAttorney Ingalls Memorial Hospital - 1				742.00
Account No. 3703			2008 Povdov Logo	$\dagger$			
National Quik Cash 1451 Sibley Rd Calumet City, IL 60409		-	Payday Loan				
							400.00
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			8,199.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 26 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No.
-		Debtor

	10	Lie.	shand Wife Joint or Community	T_	10	Б	ı
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xx0035			Opened 3/03/86 Last Active 7/15/09 Agriculture	7	A T E D		
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		-	Agriculture				114.00
Account No. Fxxxx9977			8/2009	+			
Northland Group Inc PO Box 390846 Edina, MN 55439		-	Notice Only Collection for Arrow Financial Services				0.00
Account No. PALxATTxxxxxx8546	┢		Opened 11/01/06	+			0.00
Palisad Coll Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156		-	FactoringCompanyAccount At T Wireless				143.00
Account No. 3703	<u> </u>		2008	+			
Payday Loan Company 947B E Sibley Dolton, IL 60419		-	Payday Loan				3,810.00
Account No. 3703			2008	+	$\dagger$		
Payday Loan Store 1657 Sibley Calumet City, IL 60409		-	Payday Loan				500.00
Sheet no. 11 of 13 sheets attached to Schedule of		_	1	Sub	tota	al	4,567.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	4,507.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 27 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No	_
•		Debtor ,	

	_			1 -	1	Le	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBLOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLXG	UNLLQULDATE	DISPUTED	AMOUNT OF CLAIM
Account No. 3703	K		2008 Payday Loan		ATED		
Payday Loan Store 16909 S Torrence Lansing, IL 60438		-					
							2,500.00
Account No. Pxxxxxxx2001  Personal Finance Co 17507 South Kedzie Hazel Crest, IL 60429		1	Opened 5/01/08 Last Active 7/08/09 Unsecured				
							2,900.00
Account No. xx3357			04 Village Of Chicago Ridge				
Receivables Management Inc. (RMI)/ Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		-					250.00
Account No. 3703			2008	+	t		
The Loan Machine 1567 Sibley Blvd Calumet City, IL 60409		-	Payday Loan				1,466.00
Account No. 3703			2008	+	-		1,100.00
The Money Market 1918 Rand Road Palatine, IL 60074		-	Payday Loan				1,063.00
Sheet no. 12 of 13 sheets attached to Schedule of				Sub	tota	ıl	0.470.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	8,179.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Page 28 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J Mayfield	Case No	
-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. 3703			2008 Payday Loan	Ť	DATED		
USA Payday Loans 4124 N Milwaukee Chicago, IL 60641		-					
							300.00
Account No. xxxxxxxxxxxx0001			2009 Phone				
Verizon Wireless Bankruptcy Department PO Box 3397		-					
Bloomington, IL 61702							200.92
Account No.							
Account No.							
Sheet no. <u>13</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				500.92
			(Report on Summary of So	T	'ota	ıl	211,544.13

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 29 of 49

B6G (Official Form 6G) (12/07)

In re	Linda J Mayfield	Case No.
_	<u> </u>	Debtor
		DC0101

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Toyota 1111 W 22nd St Suite 420 Oak Brook, IL 60523 Acct# 30612BR901 Opened Opened 6/01/06 Last Active 8/14/09 Lease 2006 Toyota Solara Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 30 of 49

B6H (Official Form 6H) (12/07)

In re	Linda J Mayfield	Case No.	
-	•	,	
		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

## Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 31 of 49

**B6I (Official Form 6I) (12/07)** 

In re	Linda J Mayfield		Case No.	
		Debtor(s)	_	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DE	EBTOR AND SF	OUSE		
	RELATIONSHIP(S):	AGE(S):			
Single	None.				
Employment:	DEBTOR	<b>_</b>	SPOUSE		
Occupation	Teacher				
Name of Employer	Chicago Public Schools				
How long employed	14 years				
Address of Employer	125 Lasalle Chicago, IL				
INCOME: (Estimate of average or	r projected monthly income at time case filed)		DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	6,032.00	\$	0.00
2. Estimate monthly overtime	•	\$	0.00	\$	0.00
3. SUBTOTAL		\$_	6,032.00	\$	0.00
4. LESS PAYROLL DEDUCTION		¢.	710.00	Ф	0.00
a. Payroll taxes and social sec	curity	<b>\$</b> _	710.00	<u>\$</u> —	0.00
b. Insurance		* <u></u>	125.00 69.00	<u>\$</u> —	0.00
c. Union dues	e Detailed Income Attachment	, <u>,                                   </u>	1,694.00	» —	0.00
d. Other (Specify) See	a Detailed income Attachment	<b>-</b> • • • • • • • • • • • • • • • • • • •	1,694.00	<b>»</b> —	0.00
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	2,598.00	\$	0.00
6. TOTAL NET MONTHLY TAK	Е НОМЕ РАУ	\$	3,434.00	\$	0.00
7. Regular income from operation	of business or profession or farm (Attach detailed statement	nt) \$ _	0.00	\$	0.00
8. Income from real property		\$ _	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	ort payments payable to the debtor for the debtor's use or the		0.00	Ф	0.00
dependents listed above		\$	0.00	\$	0.00
11. Social security or government a		•	0.00	•	0.00
(Specify):		- <sup>\$\psi\$</sup> -	0.00	ф —	0.00
12. Pension or retirement income		<del>-</del>	0.00	\$ <u> </u>	0.00
13. Other monthly income		Ψ	0.00	Φ	0.00
(Specify):		\$	0.00	\$	0.00
(Specify).		- \$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	3,434.00	\$	0.00
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column totals from line 15)		\$	3,434.	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 32 of 49

**B6I (Official Form 6I) (12/07)** 

In re	Linda J Mayfield		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

### **Detailed Income Attachment**

#### **Other Payroll Deductions:**

CPS Pension	\$ 121.00	\$_	0.00
Deferred Comp	\$ 1,017.00	\$	0.00
Long Term Disability	\$ 134.00	\$	0.00
CBOE Pension	\$ 422.00	\$	0.00
Total Other Payroll Deductions	\$ 1,694.00	\$	0.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 33 of 49

B6J (Official Form 6J) (12/07)

_				
In re	Linda J Mayfield		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included?  Yes No _X	Ψ	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	30.00
c. Telephone	\$ <del></del>	100.00
d. Other See Detailed Expense Attachment	\$ <del></del>	270.00
3. Home maintenance (repairs and upkeep)	\$ <del></del>	0.00
4. Food	\$ ———	400.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	Φ	50.00
7. Medical and dental expenses	\$ 	70.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	0.00
	¢.	0.00
a. Homeowner's or renter's	\$	
b. Life	\$	0.00
c. Health	\$	20.00
d. Auto	\$	150.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Vehicle Lease	\$	572.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	210.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,422.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,434.00
b. Average monthly expenses from Line 18 above	\$	3,422.00
c. Monthly net income (a. minus b.)	\$	12.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 34 of 49

 $B6J\ (Official\ Form\ 6J)\ (12/07)$ 

In re	Linda J Mayfield		Case No.	
		Debtor(s)		

**Detailed Expense Attachment** 

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

### **Other Utility Expenditures:**

Cable/Utilities	\$ 120.00
Cell	\$ 150.00
Total Other Utility Expenditures	\$ 270.00

#### **Other Expenditures:**

Personal Grooming/Haircuts	\$ 65.00
Auto Repairs/Maintenance	\$ 50.00
Drugstore Sundries	\$ 75.00
Postage and Banking	\$ 20.00
Total Other Expenditures	\$ 210.00

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 35 of 49

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Linda J Mayfield			Case No.	
	•		Debtor(s)	Chapter 7	7
	DECLARATION CONCERNING DEBTOR'S SCHEDULES				
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR  I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				BTOR
Date	November 13, 2009	Signature	/s/ Linda J Mayfield Linda J Mayfield Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 36 of 49

B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Linda J Mayfield		Case No.	Case No.	
		Debtor(s)	Chapter	7	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$70,309.00	Employment income - 2007 per tax transcripts
\$74,861.00	Employment income - 2008 per tax transcripts
\$60,324.19	Employment income - 2009 year-to-date per pay advices

SOURCE

AMOUNT

# 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE **AMOUNT** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID

**OWING** 

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION Midland Funding v. Linda Civil Mayfield

STATUS OR DISPOSITION Circuit Court of Cook County, Judgment for Plaintiff

Case No 07M1 124401

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

# 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

# 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

# 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,442.00 paid pre-petition
toward total attorney fee of
\$1,000.00, filing fee of \$299.00
and document acquisition and
credit counseling/debtor
education reimbursable expense
of \$143.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

# 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None If the debtor has move

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

# 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

# 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

# Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 41 of 49

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

# 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 13, 2009

Signature /s/ Linda J Mayfield
Linda J Mayfield
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main Document Page 43 of 49

B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

In re Linda J Mayfield			Case No.	
	De	btor(s)	Chapter	7
PART A - Debts secured by propo		st be fully com		
property of the estate. At	tach additional pages if nece	ssary.)		
Property No. 1				
Creditor's Name: -NONE-	1	Describe Proper	ty Securing Debt	:
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend to ( ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		l lien using 11 U.	S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt	I	☐ Not claimed as	exempt	
<b>PART B</b> - Personal property subject the Attach additional pages if necessary.)	to unexpired leases. (All three c	olumns of Part B	must be complete	d for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Prop	erty:	Lease will be U.S.C. § 365 ☐ YES	Assumed pursuant to 11 (p)(2):  □ NO
I declare under penalty of perjury t personal property subject to an une	expired lease.			estate securing a debt and/or
Date November 13, 2009		/ Linda J Mayfield nda J Mayfield	t	

Debtor

Case 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:01 Desc Main

# Document Page 44 of 49 United States Bankruptcy Court Northern District of Illinois

		- (		
In re	Linda J Mayfield		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMPENSATION OF ATTO	ORNEY FOR	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I compensation paid to me within one year before the filing of the petition in bankrup be rendered on behalf of the debtor(s) in contemplation of or in connection with the	otcy, or agreed to be	paid to me, for services rend		
	For legal services, I have agreed to accept	\$	1,442.00		
	Prior to the filing of this statement I have received	\$	1,442.00		
	Balance Due		0.00		
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation with any other personal interest of the share the above-disclosed compensation with any other personal interest of the share the above-disclosed compensation with any other personal interest of the share the above-disclosed compensation with any other personal interest of the share the above-disclosed compensation with any other personal interest of the share the above-disclosed compensation with any other personal interest of the share the above-disclosed compensation with any other personal interest of the share the	on unless they are n	nembers and associates of my	law firm.	
	☐ I have agreed to share the above-disclosed compensation with a person or person copy of the agreement, together with a list of the names of the people sharing in t			rm. A	
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in ob. Preparation and filing of any petition, schedules, statement of affairs and plan who. Representation of the debtor at the meeting of creditors and confirmation hearing.</li> <li>d. [Other provisions as needed] In Chapter 13 cases, the Model Retention Agreement is hereby income.</li> </ul>	ich may be required, and any adjourned	; hearings thereof;	cy;	
5.	<ol> <li>By agreement with the debtor(s), the above-disclosed fee does not include the following service:</li> <li>Representation in any adversary proceedings</li> </ol>				
	CERTIFICATION				
this	I certify that the foregoing is a complete statement of any agreement or arrangement fais bankruptcy proceeding.	for payment to me f	or representation of the debtor	r(s) in	
Da	pated: November 13, 2009 /s/ David Samso	on			
<i>_</i> u	David Samson #				
	Legal Helpers, F				
	Sears Tower	0.4. 5450			
	233 S. Wacker S Chicago, IL 606				
		Fax: (312) 467-1	832		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# **Certificate of Attorney**

X /s/ David Samson

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney		Signature of Attorney	Date
Address:			
Sears Tower			
233 S. Wacker Suite 5150			
Chicago, IL 60606			
(312) 467-0004			
Certificat	e of	<sup>°</sup> Debtor	
I (We), the debtor(s), affirm that I (we) have received and			
Linda J Mayfield	X	/s/ Linda J Mayfield	November 13, 2009
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
		Signature of Joint Debtor (if any)	Date

David Samson #6296501

November 13, 2009

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Linda J Mayfield		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	39
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	fors is true and correct to the	ne best of my
Date:	November 13, 2009	/s/ Linda J Mayfield Linda J Mayfield Signature of Debtor		

Linda J May Gase 09-42986 Doc 1 Filed 11/13/09 Entered 11/13/09 10:22:03hris Desch Mainsoc 1102 E 152nd St Dolton, IL 60419

1 Document son Page 48 of 49 San Antonio, TX 78208

PO Box 519 Sauk Rapids, MN 56379-0519

David Samson Legal Helpers, PC Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606

Blatt Hasenmiller Leibsker & Moore 125 South Wacker Dr Suite 400 Chicago, IL 60606

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Account Recovery Servi 3031 N 114th St Milwaukee, WI 53222

Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

MCM PO Box 939019 San Diego, CA 92193

America's Fi 2 W. Madison St. Oak Park, IL 60302

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

America's Financial Choice Inc 10302 S Halsted St Chicago, IL 60643

Credit Management 4200 International Pwy Carrolton, TX 75007

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

American General Finan Po Box 1456 Homewood, IL 60430

Er Solutions Po Box 9004 Renton, WA 98057 National Quik Cash 1451 Siblev Rd Calumet City, IL 60409

Americash Loans 17340 Torrence Ave Lansing, IL 60438

First Cash Advance 1205 E Sibley Dolton, IL 60419

Nicor Gas Attention: Bankruptcy Department

1844 Ferry Road Naperville, IL 60507

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

First Premier Bank Po Box 5524 Sioux Falls, SD 57117 Northland Group Inc PO Box 390846 Edina, MN 55439

Asset Acceptance Po Box 2036 Warren, MI 48090

Hilco Rec 5 Revere Dr Ste 510 Northbrook, IL 60062

Palisad Coll Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156

AT&T 225 W Randolph St Floor 27A Chicago, IL 60606

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Payday Loan Company 947B E Siblev Dolton, IL 60419

Payday Loan Store 16909 S Torrence Lansing, IL 60438

Personal Finance Co 17507 South Kedzie Hazel Crest, IL 60429

Receivables Management Inc. (RMI)/ Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

The Loan Machine 1567 Sibley Blvd Calumet City, IL 60409

The Money Market 1918 Rand Road Palatine, IL 60074

Toyota 1111 W 22nd St Suite 420 Oak Brook, IL 60523

USA Payday Loans 4124 N Milwaukee Chicago, IL 60641

Verizon Wireless Bankruptcy Department PO Box 3397 Bloomington, IL 61702